

**Information to identify the case:**

Debtor 1	<u>Santo A Milici</u>	Social Security number or ITIN	xxx-xx-6905
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathy L. Milici</u>	Social Security number or ITIN	xxx-xx-3789
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-18351-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Santo A Milici

Kathy L. Milici

3/15/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Santo A Milici  
 Kathy L. Milici  
 Debtors

Case No. 14-18351-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

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 Total Noticed: 35

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db/jdb  
 cr +Santo A Milici, Kathy L. Milici, 46 Sparrow Circle, Newton, NJ 07860-1492  
 +Ditech Financial LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 cr Ditech Financial LLC f/k/a Green Tree Servicing LL, P.O. Box 1047,  
 Rapid City, SD 57709-6154  
 cr +Sussex Bank, 100 Enterprise Drive, Suite 700, Rockaway, NJ 07866-2176  
 514899683 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514745783 +Anesthesia Assoc. of Morristown, PO Box 24002, Newark, NJ 07101-0410  
 514745784 +Atlantic Health Systems, PO Box 35610, Newark, NJ 07102-5610  
 514745792 Home Depot, Capital Management Services, LP, 698 1/2 South Ogden Street,  
 Buffalo, NY 14206-2317  
 514745793 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
 514745796 +IPC Hospitalist Physicians NJ, PO Box 8251, Pasadena, CA 91109-8251  
 514745797 +MidAtlantic Surgical Assoc., PC, 100 Madison Avenue, Morristown, NJ 07960-6136  
 514745798 +Milici Management, LLC, 46 Sparrow Drive, Newton, NJ 07860-1492  
 514745800 +Murphy & Co., LLC, 94 Main Street, Newton, NJ 07860-2035  
 514837331 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 514745801 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 514745802 +Practice Assoc. Medical Group, PO Box 416457, Boston, MA 02241-6457  
 514745803 +SBA, 801 Tom Martin Drive, Columbia, MO 65211-0001  
 514745804 +Sussex Bank, PO Box 353, Franklin, NJ 07416-0353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:33 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514745781 +EDI: AMEREXPR.COM Mar 16 2019 04:38:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 514863142 EDI: BECKLEE.COM Mar 16 2019 04:38:00 American Express Bank, FSB, c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514745786 EDI: CITICORP.COM Mar 16 2019 04:38:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20363, Kansas City, MO 64195  
 514745788 EDI: CITICORP.COM Mar 16 2019 04:38:00 Citibank Usa,  
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
 514745785 +EDI: CAPITALONE.COM Mar 16 2019 04:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 514745789 +EDI: WFNBN.COM Mar 16 2019 04:38:00 Comenity Bank/Roamans, Attn: Bankruptcy,  
 P.O. Box 182686, Columbus, OH 43218-2686  
 514745790 +EDI: WFNBN.COM Mar 16 2019 04:38:00 Comenity Bank/Woman Within, Attention: Bankruptcy,  
 Po Box 182686, Columbus, OH 43218-2686  
 515028645 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2019 01:16:02 Green Tree Servicing, LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 514745791 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2019 01:16:02 GreenTree, PO Box 6172,  
 Rapid City, SD 57709-6172  
 514745794 +EDI: HY11.COM Mar 16 2019 04:38:00 Hyundai Finc, Attn: Bankruptcy, Pob 20809,  
 Fountain Valley, CA 92728-0809  
 517879863 +EDI: HY11.COM Mar 16 2019 04:38:00 Hyundai Motor Finance, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 514745795 EDI: IRS.COM Mar 16 2019 04:38:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 514987943 EDI: PRA.COM Mar 16 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 514771364 EDI: WFFC.COM Mar 16 2019 04:38:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
 Irvine, CA 92623-9657  
 514745806 +EDI: WFFC.COM Mar 16 2019 04:38:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,  
 Rancho Cucamonga, CA 91729-3569

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514745782\* +American Express, PO Box 981535, El Paso, TX 79998-1535  
 514863143\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514745787\* +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363,  
 Kansas City, MO 64195)  
 514745799\* +Milici Management, LLC, 46 Sparrow Drive, Newton, NJ 07860-1492  
 514745805\* +Sussex Bank, PO Box 353, Franklin, NJ 07416-0353

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Dean G. Sutton on behalf of Debtor Santo A Milici dgs123@ptd.net  
Dean G. Sutton on behalf of Joint Debtor Kathy L. Milici dgs123@ptd.net  
Kevin Gordon McDonald on behalf of Creditor DLJ Mortgage Capital, Inc.  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael L. Wojcik on behalf of Creditor Sussex Bank mlwojcik@embarqmail.com  
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
dnj@pbslaw.org

TOTAL: 8